

EXHIBIT D

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

In re:	Chapter 7
STUDENT FINANCE CORPORATION,	Case No. 02-11620-JBR
Debtor.	Adversary Proceeding No. 04-58003 (DDS)
CHARLES A. STANZIALE, JR., CHAPTER 7 TRUSTEE OF STUDENT FINANCE CORPORATION, Plaintiff,	
vs.	
MCGLADREY & PULLEN, LLP, and MICHAEL AQUINO, Defendant(s).	

CERTIFICATE OF MERIT

The undersigned, Donald J. Crecca, hereby certifies as follows:

1. I am an attorney with the law firm of Schwartz Tobia and Stanziale, P.A. and a member of the Bar of the State of New Jersey.
2. The above-captioned action involves professional liability claims against defendants, McGladrey & Pullen, LLP and Michael Aquino, as such claims are defined in Pennsylvania Rule of Civil Procedure 1042.1. Pennsylvania Rule of Civil Procedures 1043.01 requires the filing of a Certificate of Merit with respect to any professional liability claim.
3. I hereby certify that an appropriate licensed professional, a certified public accountant, has supplied written statements that there exists a reasonable probability that the care, skill or knowledge exercised or exhibited in the practice or the work that is the subject of the complaint on the part of the defendants, McGladrey & Pullen, LLP and

Michael Aquino, fell outside acceptable professional standards and that such conduct was a cause in bringing about the harm referenced in the complaint.

Dated: February 22, 2005
Wilmington, Delaware

THE BAYARD FIRM

Charlene D. Davis, Esquire (No. 2336)
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-and-

SCHWARTZ, TOBIA and STANZIALE,
P.A.

/s/ Donald J. Crecca
Donald J. Crecca, Esquire
Jeffery T. Testa, Esquire
Kip's Castle, 22 Crestmont Road
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Counsel for Charles A. Stanziale, Jr.
as Chapter 7 Trustee